

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Steven Gardner  
Debtor

Case No. 17-03154-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 03, 2022

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2022:

Recip ID	Recipient Name and Address
db	+ Michael Steven Gardner, 705 South Market Street, Mechanicsburg, PA 17055-6413

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2022

Signature: /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor DITECH FINANCIAL LLC afogle@rascrane.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor LoanCare LLC bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michael Steven Gardner pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor LoanCare LLC bkgroup@kmlawgroup.com

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Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael Steven Gardner,  
**Debtor 1**

Chapter 13

Case No. 1:17-bk-03154-HWV

Social Security No.:

xxx-xx-9350

Employer's Tax I.D. No.:

**FINAL DECREE**

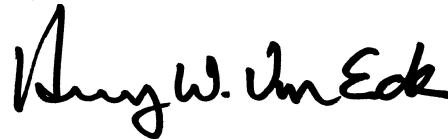
The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos (Trustee)**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: May 3, 2022

fnldec (01/22)